

**Information to identify the case:**

Debtor 1	<b>Casey L. O'Neill</b>	Social Security number or ITIN	xxx-xx-7147
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>19-15455-JKS</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Casey L. O'Neill  
dba LYFT Driver

6/21/19

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Casey L. O'Neill  
 Debtor

Case No. 19-15455-JKS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 24

Date Rcvd: Jun 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2019.

db  
 518125551 +Casey L. O'Neill, 66 Manito Avenue, Lake Hiawatha, NJ 07034-3005  
 518125555 +Atlantic Health System, Morristown Med Ctr, Box 35610, Newark, NJ 07193-5610  
 518125555 +Clifton Pain and Rehab, 1131 Main Avenue, Clifton, NJ 07011-2353  
 518125558 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,  
 GRAND RAPIDS MI 49546-6253  
 (address filed with court: Fifth Third Bank, Box 630778, Cincinnati, OH 45263-0778)  
 518125560 +Garden State Pain Mgmt, 118 N Bedford Road, St 200, Mount Kisco, NY 10549-2553  
 518125561 +Giuliana Potente, 193 MacArthur Avenue, Garfield, NJ 07026-1213  
 518125562 +MAM Orthopedic P.A., 17 Elm Avenue, Hackensack, NJ 07601-4702  
 518125563 +Morristown Memorial Hospital, 100 Madison Avenue, Morristown, NJ 07960-6095  
 518125564 +NJ Dept. of Labor, Division of UI Operations, Box 951, Trenton, NJ 08625-0951  
 518125565 ++NORTHWEST RADIOLOGY ASSOCIATES, 45 PINE STREET SUITE 8, ROCKAWAY NJ 07866-3149  
 (address filed with court: Northwest Radiology Assoc., 45 Pine Street, Suite 8,  
 Rockaway, NJ 07866-3149)  
 518125566 +NY Dept of Taxation, 110 State Street, #2, Albany, NY 12207-2027  
 518125567 +PP of Central and Greater Northern NJ, 196 Speedwell Avenue, Morristown, NJ 07960-2934  
 518125570 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of NJ Div of Taxation, Box 245, Trenton, NJ 08695)  
 518125568 #+Saddle Brook Surgery Center, 289 Market Street, #5, Saddle Brook, NJ 07663-6026  
 518125569 +St. Clare's Hospital, 25 Pocono Road, Denville, NJ 07834-2954  
 518125571 +Sun Pharmacy, 989 Bloomfield Avenue, Glen Ridge, NJ 07028-1301

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 22 2019 00:33:05 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jun 22 2019 00:33:00 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 518125552 +EDI: CAPITALONE.COM Jun 22 2019 04:03:00 Capital One Bank, 10700 Capital One Way,  
 Richmond, VA 23060-9243  
 518125553 +EDI: CHASE.COM Jun 22 2019 04:03:00 Chase Card, Box 15298, Wilmington, DE 19850-5298  
 518125554 +EDI: CITICORP.COM Jun 22 2019 04:03:00 Citicards CBNA, 701 E. 60th Street N,  
 Sioux Falls, SD 57104-0432  
 518125557 +EDI: TSYS2.COM Jun 22 2019 04:03:00 DSNB Macy's, Box 8218, Mason, OH 45040-8218  
 518125556 +E-mail/Text: electronicbkydocs@nelnet.net Jun 22 2019 00:33:07 Dept of Ed/ NelNet,  
 3015 Parker Road, Aurora, CO 80014-2904  
 518125559 +E-mail/Text: bankruptcy@flagshipcredit.com Jun 22 2019 00:33:24 Flagship Credit Acceptance,  
 4600 Regent Blvd Ste 100, Irving, TX 75063-2477

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court  
 immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 23, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: 318

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Total Noticed: 24

Date Rcvd: Jun 21, 2019

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 21, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Fifth Third Bank dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Jay L. Lubetkin jlubetkin@rltlawfirm.com, NJ57@ecfcbis.com, lvala@rltlawfirm.com,  
rgaydos@rltlawfirm.com  
Kevin Gordon McDonald on behalf of Creditor Fifth Third Bank kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Ralph A Ferro, Jr on behalf of Debtor Casey L. O'Neill ralphferrojr@msn.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5